(ग) पूर्वी क्षेत्र का ऋण जमा अनुपात के कम होने के मुख्य कारण हैं ; आधारभूत सुविधाओं का अभाव, बिजली की अपर्याप्तता तथा अनियमित सप्लाई, सुनिश्चित सिंचाई व्यवस्था का अभाव, उपयुक्त कर्मचारियों की अपर्याप्तता, नियंत्रक कार्यालयों से उचित मार्ग निर्देशों का अभाव और ऋण से जुड़ी विभिन्न योजनाओं के प्रचार की कमी । बिहार के निक्षेप ऋण अनुपात और सामान्य आर्थिक पिछड़ेपन पर पहली फरवरी, 1986 को सम्पन्न राज्य स्तरीय बैंकर समिति में चर्चा की गई थी । निक्षेप ऋण अनुपात के सुधार में होने वाली प्रगति पर नजर रखने के लिये सरकार के सचिव और बैंकरों की एक समिति गठित की गई है ।

Bank Licensing Policy

967. SHRI L. GANESAN:
SHRI V. GOPALSAMY:

Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank has recently evolved a fresh branch licensing policy with regard to both nationalised|other banks;

(b) if so, what was the policy before and what improvements have been incorporated in the new policy;

(c) what is the number of branches opened in Tirunelveli District, Tamil Nadu by the nationalised banks during the last three years and the locations thereof; and

(d) what is the number of branches likely to be opened in Tirunelveli District in the near future and the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The branch licensing policy for the period 1985-90 co-terminus with the 7th Five Year Plan, applicable to all commercial banks was finalised by the Reserve Bank of India (RBI) in October 1985.

(b) The policy for 1982-85 had sought to achieve a coverage of atleast one bank office for 17,000 population in semi-urban and rural areas of each district. The current policy for 1985-90 seeks to achieve a coverage of atleast one bank office for 17,000 population in semi-urban and rural areas in each development block. Besides, the current policy envisages elimination of spatial gaps in availabilty of bankng facilities by locating atleast one bank office within a distance of 10 Kms.

(c) During the years 1983, 1984 and 1985 (upto 30th September 1985) a total of 34 bank branches were opened in Tirunelveli District. The details are given in the attached staetment.

(d) Licences for opening of additional bank offices would be granted by the RBI in the light of the objectives set out in the current branch licensing policy and on the basis of centres approved by the State Government. As such, no quantitative target has been fixed for opening bank offices in any district.

Statement

Name of Bank	Name of the Centre
1983	
1. Indian Overseas Bank	Sankaran Koil
2. Indian Overseas Bank	Ambasamudram
3. Pandyan Grama Bank	Villiseri

	Name of Bank	Name of the Centre
4.	Pandyan Grama Bank	Thenkalam
5.	Do.	Marudampudur
6.	Nedungadi Bank Ltd.	Tirunelveli
7.	Bank of Tamilnad Ltd.	Maharajanagar (Tirunelveli)
	1984	
1.	Corporation Bank	Tirunelveli Junction
2.	Vijaya Bank	Do.
3.	Pandyan Grama Bank	Vyali
4.	Do.	Perilovan Patti
5.	Do.	Sivanthipatti
6.	Do.	Lakshmipuram
7.	Do.	Tharuvaikulam
8.	Do.	Adaikalapattinam
9.	Do.	Chokkampatti
10.	Do.	Shimbagaramangallur
11.	Nedungadi Bank Ltd.	Tuticorin
12.	Tamilnadu Mercantile Bank Ltd.	Tuticorin (South)
	1985 (Upto end of September)	
1.	State Bank of India	Malaichamthakulam
2.	Do.	Purnakayal
3.	Do.	Cholapuram
4.	Do.	Savarimangalam
5.	Do.	Therkkukonamkottai
6.	Pandyan Grama Bank	Anikulam
7.	Do.	Koddankulal
8.	Do.	Kongarayajukurichi
9.	Do.	Sengikulam
10.	Do.	Kollaiyoor
11.	Do.	Samugarengapuram
12.	Do.	Maruthakulam
13.	Do.	Kulasekharamangalam
14.	Do.	Brama Desan
15.	Do.	Karaichuthupudur

NOTE : (i) Total No. of branches opened by all Banks—34

(ii) Total No. of branches opened by public sector banks, including the Regional Rural Banks—30.